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STATE MS.-DE SOTO CO. PS

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W.E. DAVIS CH. CLK.

THIS INSTRUMENT PREPARED BY:
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GENERAL POWER OF ATTORNEY

Know all men by these presents that I, the undersigned WILLIE JAMES LAIRD, an adult resident citizen of DeSoto County, Mississippi, whose residence address is 4790 Rachel Cove, Olive Branch, Mississippi, 38654, do hereby appoint and constitute my wife,

JOYCE LAIRD,

whose residence address is 4790 Rachel Cove, Olive Branch, Mississippi, 38654, as my true and lawful agent and attorney in fact for me and in my name to ask, demand, sue for, collect, recover and receive all sums of money, debts, dues, accounts, legacies, bequests, interest, dividends, annuities and demands whatsoever as are now or shall hereafter become due, owing, payable or belonging to me. To have, use and take all lawful ways and means in my name or otherwise for the recovery thereof and in my name to make, sign, deliver, to bargain, contract, agree for, buy, sell, mortgage, hypothecate and in any and every way and manner deal in and with any real property, personal property, chose in action and other property in possession or in action, and to release mortgages on land and chattels, and to make, do and transact all and every kind of business of whatever nature and kind.

To draw checks or drafts upon any and all bank accounts or deposits belonging to me, to act for me in any manner or thing in which I am now or may hereafter be interested. To transact all my ordinary and/or extraordinary bank business at any bank, to borrow money and give security therefor, to endorse checks, to receive rents and deposit the same to any bank account in my name and to draw checks or drafts thereon.

To mortgage, hypothecate or create a lien upon any or any portion of any land which I may own, situated in the County of DeSoto, State of Mississippi, or elsewhere.

With regard to any land that I may own, to negotiate, make, execute, sign, acknowledge and deliver any lease or leases, or renewals thereof. To sell and convey any or all of any land which I may own, situated in the County of DeSoto, State of Mississippi, or elsewhere, either as one piece or in separate parcels or lots for such a price as to me shall seem advisable and to give a good receipt on payment of the consideration of purchase prices as fully and effectually in all respects as I myself could do. And also to execute, sign, acknowledge and deliver deeds of general warranty for said property and to do every other thing necessary or proper for carrying into effect an execution of any agreement of sale made by Joyce Laird.

To sell and convey any timber on said lands. To execute for me in my name and stead any mineral leases or mineral deeds and to collect the rents and royalties and the purchase price therefor.

To transfer, pledge, encumber, mortgage, hypothecate, sell and convey any stock that I may have, and in general to do each and every act or thing as fully for me and in my name as I might do if I were physically present. This said power of attorney is to be considered in the broadest and most liberal way and to include all powers that I myself might exercise, including, but not limited to, those specifically mentioned above.

To prepare and execute in my name all tax returns of every nature, particularly including, but not limited to, necessary income tax returns to the taxing authorities of the United States of

America and the State of Mississippi.

I authorize and empower my wife as such agent and attorney in fact, to ask and receive all information and advice concerned with any and all of my property and/or income including, but not limited to, books and records of banks, other financial institutions, business corporations, insurance corporations, private, non-profit corporations, governmental entities of any nature and other persons, firms and partnerships, and whether or not the same might otherwise be personal, private or privileged for me.

This power of attorney shall not be affected by the subsequent disability or incompetence of the principal, the undersigned Willie James Laird, all within the purview of Miss. Code Ann. § 87-3-13 (Supp. 2002).

And I hereby covenant for myself, my heirs, executors, administrators and assigns, that I will well and truly ratify the act, thing done or accomplished, or any instrument executed by my said agent and attorney in fact under color of this power of attorney and that no revocation hereof shall be effective as to any person, firm or corporation within the State of Mississippi, dealing with my said agent and attorney in fact under this power of attorney until the same shall have actually been lodged for record and recorded in the office of the Chancery Clerk of DeSoto County, Mississippi; no revocation hereof shall be effective as to any person, firm or corporation, without the State of Mississippi, dealing with my said agent and attorney in fact under this power of attorney until actual, written notice of such revocation shall have been delivered to such person, firm or corporation last mentioned.

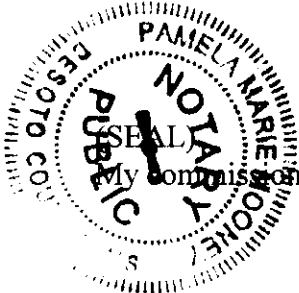
WITNESS MY SIGNATURE this the 28 day of JUNE, 2002.

Willie James Laird
WILLIE JAMES LAIRD

STATE OF MISSISSIPPI
COUNTY OF DeSoto

Personally appeared before me, the undersigned authority in and for said County and State, duly qualified, commissioned and acting, the above named WILLIE JAMES LAIRD, who acknowledged to me that he signed and delivered the foregoing General Power of Attorney on the day and year therein mentioned, for the purposes therein stated, as his free and voluntary act and deed.

Given under my hand and official seal of office affixed on this the 28th day of June, 2002.



Pamela Marie Mooney
Notary Public

MY COMMISSION EXPIRES AUGUST 3, 2004